

In re:
Brittany Cunningham
Debtor

Case No. 23-13129-amc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Feb 02, 2024

User: admin
Form ID: 318

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Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 04, 2024:

Recip ID	Recipient Name and Address
db	Brittany Cunningham, 3842 Bennington St, Philadelphia, PA 19124-5420
14823687	Frederic I. Weinberg & Associates, PC, 375 E Elm St Ste 210, Conshohocken, PA 19428-1973
14823694	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14823695	+ Philadelphia Municipal Court, Traffic Division, 800 Spring Garden Street, Philadelphia, PA 19123-2616
14823700	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Feb 03 2024 00:20:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Feb 03 2024 05:19:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 03 2024 00:20:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14823680	Email/Text: legal@arsnational.com	Feb 03 2024 00:20:00	ARS National Services Inc., Attn: Bankruptcy, 270 W 2nd Ave, Escondido, CA 92025-4147
14823681	EDI: TSYS2	Feb 03 2024 05:19:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 S West St, Wilmington, DE 19801-5014
14823684	Email/Text: megan.harper@phila.gov	Feb 03 2024 00:20:00	City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd 5th Floor, Philadelphia, PA 19102-1640
14823682	EDI: CAPITALONE.COM	Feb 03 2024 05:19:00	Capital One Financial Corp., Attn: Bankruptcy, 1680 Capital One Dr, McLean, VA 22102-3407
14823683	EDI: CITICORP	Feb 03 2024 05:19:00	Citibank N.A., Mail Code 451, 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14823685	Email/Text: bankruptcy@philapark.org	Feb 03 2024 00:20:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14823686	+ EDI: WFNNB.COM	Feb 03 2024 05:19:00	Comenity Capital Bank, Attn: Bankruptcy, 12921 S Vista Station Blvd, Draper, UT 84020-2377
14823688	^ MEBN	Feb 03 2024 00:18:47	Hayt Hayt & Landau LLC, 2 Industrial Way W, Eatontown, NJ 07724-2279
14823689	EDI: IRS.COM	Feb 03 2024 05:19:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14823690	EDI: JPMORGANCHASE	Feb 03 2024 05:19:00	JPMorgan Chase Bank N.A., Bankruptcy Mail

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			Intake Team, 700 Kansas Ln Fl 1, Monroe, LA 71203-4774
14823691	EDI: NAVIENTFKASMSERV.COM	Feb 03 2024 05:19:00	Navient Solutions Inc, Attn: Bankruptcy, 123 S Justison St Ste 300, Wilmington, DE 19801-5363
14823692	Email/Text: fesbank@attorneygeneral.gov	Feb 03 2024 00:19:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120
14823693	EDI: PENNDEPTREV	Feb 03 2024 05:19:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14823693	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 03 2024 00:20:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14823696	+ Email/Text: bankruptcy@philapark.org	Feb 03 2024 00:20:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1540
14823697	+ Email/Text: bankruptcy1@pffcu.org	Feb 03 2024 00:19:00	Police and Fire Federal Credit Union, 3333 Street Rd, Bensalem, PA 19020-2022
14823698	^ MEBN	Feb 03 2024 00:18:54	Raymour & Flanigan, Attn: Bankruptcy, PO Box 220, Liverpool, NY 13088-0220
14823699	+ EDI: SYNC	Feb 03 2024 05:19:00	Synchrony Bank, Attn: Bankruptcy, 777 Long Ridge Rd, Stamford, CT 06902-1259
14823701	Email/Text: EDBKNotices@ecmc.org	Feb 03 2024 00:19:00	U.S. Department of Education, Default Resolution Group, PO Box 5609, Greenville, TX 75403-5609
14823702	^ MEBN	Feb 03 2024 00:18:50	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 04, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 1, 2024 at the address(es) listed below:

Name	Email Address
CHRISTINE C. SHUBERT	christine.shubert@comcast.net J100@ecfcbis.com
MICHAEL A. CIBIK	

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on behalf of Debtor Brittany Cunningham mail@cibiklaw.com

cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@kramerica.enterprises;ecf@michaelscottpaper.co;ecf@nalabean.gg

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1	<u>Brittany Cunningham</u>	Social Security number or ITIN	xxx-xx-5121
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 23-13129-amc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Brittany Cunningham

2/1/24

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.